(Official Form 1) (12/03)

FORM B1	FORM B1 United States Bankruptcy C Northern District of Oklahom								Voluntary Petition	
Name of Deb VanSchoy	otor (if indivi /ck, Patrick		Last, First,	Middle):		Name of	Joint Debt	or (Spouse) (Last	t, First, Middle):	
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): fdba Global Health Initiative, Medicause.com, GEMUSA				١			ed by the Joint I aiden, and trade	Debtor in the last 6 years names):		
Last four digi	e, state all):	c. No. / Com x-xx-0780	plete EIN or	r other Tax I.D.	No.		digits of So in one, state all		mplete EIN or other Tax I.D. No.	
	ss of Debtor th 77th East	(No. & Stree	et, City, Stat	e & Zip Code):		Street Ac	ldress of Jo	int Debtor (No. &	Street, City, State & Zip Code):	
County of Re Principal Pla			sa			_	of Residenc Place of B			
Mailing Add	ress of Debto	r (if differer	nt from stree	et address):		Mailing	Address of	Joint Debtor (if	different from street address):	
Location of I (if different fi	-									
precedii	has been don	niciled or ha	n or for a lo	onger part of su	uch 180 d	ays than	in any othe		District for 180 days immediately vistrict.	
☐ Individu☐ Corpora☐ Partners☐ Other_	tion	btor (Check	☐ Rai ☐ Stoo ☐ Cor		r	■ Cha	thoughter 7	e Petition is File Cha	kruptcy Code Under Which od (Check one box) upter 11	
Па		e of Debts (- F 1	LET E	Filing Fee (C	heck one box)	
☐ Consumer/Non-Business ☐ Business Chapter 11 Small Business (Check all boxes that apply) ☐ Debtor is a small business as defined in 11 U.S.C. § 101 ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)					☐ Fili Mu cert	st attach sig	e paid in installme gned application	ents (Applicable to individuals only.) for the court's consideration le to pay fee except in installments. In No. 3.		
■ Debtor	estimates that estimates that	t funds will t, after any e	be available exempt prop	es only) e for distribution perty is exclude unsecured cree	ed and adı			s paid, there	THIS SPACE IS FOR COURT USE ONLY	
Estimated Nu	ımber of Cree	ditors	1-15	16-49 50-99	100-199	200-999	1000-over			
Estimated As	sets \$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 millio	01 to \$	50,000,001 to 100 million	More than \$100 million		
Estimated De	_			Ш						
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,00 \$50 million		50,000,001 to 100 million	More than \$100 million		

(Official Form 1) (12/03))4-12253-R Document 1 Filed in	USBC ND/OK on 04/16/0)4 Page 2 of 38
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): VanSchoyck, Patrick	FORM B1, Page 2
Prior Bankruptcy Case Filed Within Last 6	Vears (If more than one, attach addit	ional sheet)
Location Where Filed: Northern District of Oklahoma	Case Number: 03-02818-M	Date Filed: 8/18/03
Pending Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)
Name of Debtor: Amjad Iqbal	Case Number: 03-02818-M	Date Filed: 8/18/03
District: Northern District of Oklahoma	Relationship: CEO/Owner of 51% interest in	Judge: GVbblaåel ealth Initiative
Sign	atures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand	(To be completed if debtor is require	
the relief available under each such chapter, and choose to proceed under chapter 7.		hibit B
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X /s/ Patrick VanSchoyck	(To be completed if whose debts are pri I, the attorney for the petitioner nam that I have informed the petitioner the chapter 7, 11, 12, or 13 of title 11, U	nat [he or she] may proceed under
Signature of Debtor Patrick VanSchoyck	explained the relief available under	each such chapter.
X	X	
Signature of Joint Debtor	Signature of Attorney for Debto	r(s) Date
Telephone Number (If not represented by attorney) April 16, 2004 Date Signature of Attorney	Does the debtor own or have posses a threat of imminent and identifiable safety? Yes, and Exhibit C is attached No	harm to public health or
X /s/ Mark A. Craige OBA #1992 Signature of Attorney for Debtor(s)	Signature of Non-At	torney Petition Preparer
Mark A. Craige OBA #1992	I certify that I am a bankruptcy petit	ion preparer as defined in 11 U.S.C.
Printed Name of Attorney for Debtor(s)	§ 110, that I prepared this document provided the debtor with a copy of the	
Morrel West Saffa Craige & Hicks Inc		
Firm Name 5310 East 31st Street Suite 1100 Tulsa, OK 74135-5004	Printed Name of Bankruptcy Pe	tition Preparer
Tuisa, OK 14133-3004	Social Security Number (Require	red by 11 U.S.C.§ 110(c).)
Address		
918.664.0800 Fax: 918.663.1383		
Telephone Number	Address	
April 16, 2004	Names and Social Security num	bers of all other individuals who
Date	prepared or assisted in preparing	
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	sheets conforming to the approp	ed this document, attach additional oriate official form for each person.
X	X Signature of Bankruptcy Petition	D
Signature of Authorized Individual	Signature of Bankruptcy Petition	n Preparer
Printed Name of Authorized Individual	Date	
Title of Authorized Individual	A bankruptcy petition preparer's provisions of title 11 and the Fe Procedure may result in fines or	deral Rules of Bankruptcy
Date	U.S.C. § 110; 18 U.S.C. § 156.	

United States Bankruptcy CourtNorthern District of Oklahoma

In re	Patrick VanSchoyck		Case No		
-	<u>-</u>	Debtor ,			
			Chapter	7	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AM	OUNTS SCHEDULED	
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	165,000.00		
B - Personal Property	Yes	3	196,051.65		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		207,094.63	
E - Creditors Holding Unsecured Priority Claims	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		1,883,061.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	2			
I - Current Income of Individual Debtor(s)	Yes	1			5,694.06
J - Current Expenditures of Individual Debtor(s)	Yes	1			8,255.92
Total Number of Sheets of ALL S	chedules	18			
	Т	otal Assets	361,051.65		
		•	Total Liabilities	2,090,156.21	

In re	Patrick VanSchoyck	Case No.	
	-		
		Debtor	

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

8609 South 77th East Place, Tulsa, OK 74133: legally described as follows: Chimney Hills Estate, Block 18-31, Lot 33, Blk 25, Tulsa Co OK	homestead	-	165,000.00	162,616.06
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > **165,000.00** (Total of this page)

Total > **165,000.00**

o continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Patrick VanSchoyck	Case No.	
-	<u> </u>	Debtor	

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	cash on hand	-	154.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	checking acct, Bank of America	-	0.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	household goods and furnishings located in Debtor's home (including washing machine, dryer, stove, microwave)	-	11,258.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	portraits of children, 12 CD's, 64 records, 6 Hummels, 4 Hadro statutes	-	1,590.00
6.	Wearing apparel.	wearing apparel of debtor, located in home	-	2,000.00
7.	Furs and jewelry.	wedding ring, high school class ring, college class ring	-	600.00
8.	Firearms and sports, photographic, and other hobby equipment.	Nikon Zoom 110; Super 8 Movie Camera; bike, violin, guitar	-	850.00
		45 cal pistol	-	700.00

Sub-Total > (Total of this page)	17,152.00

² continuation sheets attached to the Schedule of Personal Property

In re	Patrick VanSchoyck	Case No.

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

			(Continuation Sheet)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Mass	s. Mutual Variable Life	-	8,169.70
10.	Annuities. Itemize and name each issuer.	IRA's	s BSDT Cust (Patrick & Jannel, wife)	-	59,960.08
11.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing	401 I	Κ	-	53,921.43
	plans. Itemize.	Rabk	oi Trust	-	3,948.44
12.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13.	Interests in partnerships or joint ventures. Itemize.	X			
14.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15.	Accounts receivable.	X			
16.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(°	Sub-Total of this page)	al > 125,999.65

(Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Patrick VanSchoyck	Case No
	· · · · · · · · · · · · · · · · · · ·	

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21.	Patents, copyrights, and other intellectual property. Give particulars.	X			
22.	Licenses, franchises, and other general intangibles. Give particulars.	Physic	cian State of Oklahoma License	-	150.00
23.	Automobiles, trucks, trailers, and other vehicles and accessories.	Honda Toyot	a Pilot a Highlander	- -	27,050.00 25,300.00
24.	Boats, motors, and accessories.	X			
25.	Aircraft and accessories.	X			
26.	Office equipment, furnishings, and supplies.	desk,	bureau, bookshelves	-	400.00
27.	Machinery, fixtures, equipment, and supplies used in business.	X			
28.	Inventory.	X			
29.	Animals.	2 cats	(family pets)	-	0.00
30.	Crops - growing or harvested. Give particulars.	X			
31.	Farming equipment and implements.	X			
32.	Farm supplies, chemicals, and feed.	X			
33.	Other personal property of any kind not already listed.	X			

Sub-Total >
(Total of this page)
Total >

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

52,900.00

196,051.65

In re	Patrick VanSchoyck	Case No.
-	<u> </u>	-,

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

☐ 11 U.S.C. §522(b)(1): ☐ 11 U.S.C. §522(b)(2): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states. Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property 8609 South 77th East Place, Tulsa, OK 74133: legally described as follows: Chimney Hills Estate, Block 18-31, Lot 33, Blk 25, Tulsa Co OK	Okla. Stat. tit. 31, §§ 1(A)(1),(2); Okla. Stat. tit. 31, § 2	2,383.94	165,000.00
Cash on Hand cash on hand	Okla. Stat. tit. 12, § 1171.1; Okla. Stat. tit. 31, § 1(A)(18)	75%	154.00
Household Goods and Furnishings household goods and furnishings located in Debtor's home (including washing machine, dryer, stove, microwave)	Okla. Stat. tit. 31, § 1(A)(3)	10,258.00	11,258.00
Wearing Apparel wearing apparel of debtor, located in home	Okla. Stat. tit. 31, § 1(A)(8)	2,000.00	2,000.00
Firearms and Sports, Photographic and Other Hold 45 cal pistol	oby Equipment Okla. Stat. tit. 31, § 1(A)(14)	700.00	700.00
Interests in Insurance Policies Mass. Mutual Variable Life	Okla. Stat. tit. 36, § 2510	8,169.70	8,169.70
Interests in IRA, ERISA, Keogh, or Other Pension 6	or Profit Sharing Plans Okla. Stat. tit. 31, § 1(A)(20)	53,921.43	53,921.43
Rabbi Trust	Okla. Stat. tit. 31, § 1(A)(20)	3,948.44	3,948.44

Form B6D (12/03)

In re	Patrick VanSchoyck	Case No.	
_		Debtor	

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three

columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITOD'S NAME	CO	Hu	sband, Wife, Joint, or Community	CO	UN	D	AMOUNT OF	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J M H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	ONT I NGEN	1-00-c	S P U T E D	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. 10-30-4520-373501			2/14/03	T	A T E D			
Chase Automotive Finance P O Box 15700 Wilmington, DE 19886-5700	x	1 -	purchase money Toyota Highlander		U			
			Value \$ 25,300.00		Ш		23,532.60	0.00
Account No. 0635627275			purchase money					
First Omni Mortgage Lending 8023 E 63rd PI #205 Tulsa, OK 74133	x	1 -	8609 South 77th East Place, Tulsa, OK 74133: legally described as follows: Chimney Hills Estate, Block 18-31, Lot 33, Blk 25, Tulsa Co OK					
			Value \$ 165,000.00				162,616.06	0.00
Account No. Representing: First Omni Mortgage Lending			ABN AMRD Mtg 8201 Innovation Way Chicago, IL 60682-0082					
			Value \$	$\frac{1}{1}$				
Account No. 30958383			7/18/02					
USAA Federal Savings Bank 10750 McDermott Fwy San Antonio, TX 78288-0544	x	<u> </u>	purchase money Honda Pilot					
			Value \$ 27,050.00	1			20,945.97	0.00
continuation sheets attached		-	(Total of	Subt			207,094.63	
			(Report on Summary of So		otal lule:		207,094.63	

Form B6E (12/03)

In re	Patrick VanSchoyck	Case No.	
-	<u> </u>	,	
		Debtor	

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
 TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
 □ Extensions of credit in an involuntary case
 Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

 \square Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

n	continuation	chaate	attache

Form B6F (12/03)

In re	Patrick VanSchoyck	Case No	_
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	C	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	D E B T O R	J H			ŀ	SPUTED	AMOUNT OF CLAIM
Account No. 4217 5000 1200 5021			revolving credit acct	٦Ÿ	T E		
5 Star Bankcard Ctr P O Box 35460 Colorado Springs, CO 80935-3546	x	_	credit card		ED		3,300.00
Account No. 547730804		t	personal guarantee on business debt			T	
Bank of America NA P O Box 21983 Greensboro, NC 27420-1983	x	_					8,846.44
Account No. OPN-6001392422			personal guarantee on business debt				.,.
Bank of Oklahoma P O Box 22117 Tulsa, OK 74121-2117		-					25,000.00
Account No. 218-001-5241006-0102			6/10/99				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Bank of Oklahoma NA Private Financial Services P O Box 2300 Tulsa, OK 74192-2300	x	_	personal guarantee on business debt				
							255,000.00
_ 5 continuation sheets attached			(Total o	Sub f this			292,146.44

In re	Patrick VanSchoyck	Case No.	
_		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	U N	D I	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	1-QD-D	S P U T E	AMOUNT OF CLAIM
Account No. 810146182			2/22/02] ⊤ ∣	A T E D		
Bank of Oklahoma NA P O Box 2300 Tulsa, OK 74192	X	-	personal guarantee on business debt		D		150,000.00
Account No.	t		Kent E Renfrow	T		H	
Representing: Bank of Oklahoma NA			Attorney at Law 8906 E Skelly Drive Tulsa, OK 74129-3403				
Account No. VAN04BCK			2003-2004	Г			
Ben Kemendo Woodrum Kemendo & Cuite PC CPA 9 E 4th St Ste 605 Tulsa, OK 74103	x	-	personal guarantee on business debt				6,002.39
Account No. VanSchoyck			2003-2004	T			
Bill Doyle Doyle & Salisbury 550 Oneok Plaza 100 W 5th St Tulsa, OK 74103-4229	X	-	attorney's fees on GHI bankruptcy				2,000.00
Account No. 52311			2/14/03	Γ			
Boone Smith Davis Hurst & Dickman Inc 500 Oneok Plaza 100 W 5th St Tulsa, OK 74103	x	-	personal guarantee on business debt				828.00
Sheet no. <u>1</u> of <u>5</u> sheets attached to Schedule of		_		Subt	ota	ıl	450 000 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his j	pag	ge)	158,830.39

In re	Patrick VanSchoyck	Case No	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CD TD VIII O D IG AV A A VIII	С	Тни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q U L	$ \circ$ P \cup P \cup D	AMOUNT OF CLAIM
Account No. 41210956			4/3/03	T	DATED		
Equitable Life Nat Operations Ctr P O Box 1047 Charlotte, NC 28201-1047	x	{ -	personal guarantee on business debt		ט		2,845.16
Account No. 4417 1258 5511 9511	+	-	1996-2004	\vdash			2,040.10
First USA P O Box 94014 Palatine, IL 60094-4014	x	{ -	credit card				29,134.40
Account No. Global Health Initiative	+		2002-2003				20,101110
Internal Revenue Service 55 No Robinson Stop 5111 Oklahoma City, OK 73102-9229	x	{	personal guarantee on business debt: withholding taxes				131,742.22
Account No. JER-6249	_		3/31/04				131,742.22
John Rooney Moyers Martin Santee Imel & Tetrick LLP 1100 Mid Continent Tower 401 So Boston Ave		-	attorneys fees				1,757.50
Tulsa, OK 74103 Account No. VanSchoyck	\dashv	-	2001	\vdash			,
Joseph G Parker 2312 So 99th E Ave Tulsa, OK 74120	x	7 -	personal guarantee on business debt: workers compensation judgment against Global Health Initiative				
							42,000.00
Sheet no. 2 of 5 sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of		(Total of t	Subt his p			207,479.28

In re	Patrick VanSchoyck	Case No	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ü) J T E D	AMOUNT OF CLAIM
Account No. Representing: Joseph G Parker			Wilburn & Masterson Corporate Place 5800 E Skelly Dr Ste 250 Tulsa, OK 74135	_	D A T E D			
Account No. 749 71015 001 400			1996-2004 personal guarantee on business debt	<u> </u>	_	 -		
MBNA America P O Box 15027 Wilmington, DE 19850-5027	x	_						6,430.79
Account No. 7695980-101 Mid First Bank P O Box 26750 Oklahoma City, OK 73126	х	_	1996-2004 personal guarantee on business debt					, , , , , , , , , , , , , , , , , , ,
								352,015.84
Account No. Representing: Mid First Bank			Robert P Skeith Attorney at Law Frisco Bldg 502 W Sixth St Tulsa, OK 74119-1010					
Account No. 41452369 Oklahoma Mailing Equipment 3801 So 79th E Ave Tulsa, OK 74145	х	_	4/7/00 personal guarantee on business debt					2 202 22
Sheet no. 3 of 5 sheets attached to Schedule of				Subt	L	<u></u>	\dashv	3,996.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t)	362,442.63

In re	Patrick VanSchoyck	Case No.	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	С	Ты	sband, Wife, Joint, or Community	С	Īυ	D	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	O D E B T O R	J H	DATE OF ANALYSIS INCURRED AND	ONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. Global Health Initiative			2002-2003	Т	=		
Oklahoma Tax Commission P O Box 53248 Oklahoma City, OK 73152-3248	X	(-	personal guarantee on business debt: withholding taxes		D		19,937.68
Account No. VanSchoyck, Patrick	╅	+	8/02	+	H	H	
Patricia VanSchoyck Trust 1729 E 29th St Tulsa, OK 74114		-	personal guarantee on business debts (GHI salaries)				20,000.00
Account No. 4545102	+	-	6/21/02		_		20,000.00
Stillwater National Bank & Trust Co P O Box 1988 Stillwater, OK 74076	<i>\</i>	(-	personal guarantee on business debt				800,735.93
Account No.	+	+	Conner & Winters	+			
Representing: Stillwater National Bank & Trust Co			Attorneys at Law 1700 One Leadership Square 211 No Robinson Oklahoma City, OK 73102-7101				
Account No. 5420 3922 2808 3665	+		1980-2004		+		
USAA Savings Bank 10750 McDermott Fwy San Antonio, TX 78288-0570	<i>x</i>	{	credit card				12,500.00
							12,500.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	of		(Total of	Sub this			853,173.61

In re	Patrick VanSchoyck	Case No.	
		Debtor	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

						_	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQUIDA	S P U T E	AMOUNT OF CLAIM
Account No. 5416 3003 2192 9730			1980-2004	T	T E D		
USAA Savings Bank 10750 McDermott Fwy San Antonio, TX 78288-0570	x	_	credit card		D		_
							6,200.00
Account No. 41452369(D)			7/9/03	T		T	
Wells Fargo Financial Leasing Inc P O Box 98789 Las Vegas, NV 89193	X	-	Mailing Neopost Mailing Machine - personal guarantee				
							2,789.23
Account No.				+			
Account No.							
Account No.							
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of		•		Sub	tota	ıl	0 000 22
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	8,989.23
			(Report on Summary of S		Fota dul		1,883,061.58

n re	Patrick VanSchoyck	Case No.
	Debtor	_,
	SCHEDULE G. EXECUTORY CONTRACTS A	ND UNEXPIRED LEASES

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

schedule of creditors.

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Patrick VanSchoyck	Case No.	
_	-	Debtor	

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Amjad Iqbal	Wells Fargo Financial Leasing Inc
1104 E 21st PI	P O Box 98789
Tulsa, OK 74114	Las Vegas, NV 89193
Amjad Iqbal	Oklahoma Mailing Equipment
1104 E 21st PI	3801 So 79th E Ave
Tulsa, OK 74114	Tulsa, OK 74145
Amjad Iqbal	Boone Smith Davis Hurst & Dickman Inc
1104 E 21st PI	500 Oneok Plaza
Tulsa, OK 74114	100 W 5th St
, .	Tulsa, OK 74103
Amjad Iqbal	Joseph G Parker
1104 E 21st PI	2312 So 99th E Ave
Tulsa, OK 74114	Tulsa, OK 74120
Amjad Iqbal	Internal Revenue Service
1104 E 21st PI	55 No Robinson Stop 5111
Tulsa, OK 74114	Oklahoma City, OK 73102-9229
Amjad Iqbal	Oklahoma Tax Commission
1104 E 21st PI	P O Box 53248
Tulsa, OK 74114	Oklahoma City, OK 73152-3248
Amjad Iqbal	Mid First Bank
1104 E 21st PI	P O Box 26750
Tulsa, OK 74114	Oklahoma City, OK 73126
Amjad Iqbal	Stillwater National Bank & Trust Co
1104 E 21st PI	P O Box 1988
Tulsa, OK 74114	Stillwater, OK 74076
Amjad Iqbal	Bank of Oklahoma NA
1104 E 21st PI	Private Financial Services
Tulsa, OK 74114	P O Box 2300
•	Tulsa, OK 74192-2300
Amjad Iqbal	Bank of Oklahoma NA
1104 E 21st PI	P O Box 2300
Tulsa, OK 74114	Tulsa, OK 74192
Amjad Iqbal	Bank of America NA
1104 E 21st PI	P O Box 21983
Tulsa, OK 74114	Greensboro, NC 27420-1983

¹ continuation sheets attached to Schedule of Codebtors

In re	Patrick VanSchoyck	Case No.
_		

SCHEDULE H. CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Amjad Iqbal	Bill Doyle
1104 E 21st PI	Doyle & Salisbury
Tulsa, OK 74114	550 Oneok Plaza
,	100 W 5th St
	Tulsa, OK 74103-4229
Amjad Iqbal	Ben Kemendo
1104 E 21st PI	Woodrum Kemendo & Cuite PC CPA
Tulsa, OK 74114	9 E 4th St Ste 605
•	Tulsa, OK 74103
Amjad Iqbal	MBNA America
1104 E 21st Pl	P O Box 15027
Tulsa, OK 74114	Wilmington, DE 19850-5027
	• ,
Amjad Iqbal	Equitable Life Nat Operations Ctr
1104 E 21st PI	P O Box 1047
Tulsa, OK 74114	Charlotte, NC 28201-1047
George Cohlmia	Mid First Bank
1550 E 29th St	P O Box 26750
Tulsa, OK 74114	Oklahoma City, OK 73126
Janell VanSchoyck	First Omni Mortgage Lending
8609 So 77th E PI	8023 E 63rd PI #205
Tulsa, OK 74133	Tulsa, OK 74133
Janell VanSchoyck	First USA
8609 So 77th E PI	P O Box 94014
Tulsa, OK 74133	Palatine, IL 60094-4014
Janell VanSchoyck	USAA Savings Bank
8609 So 77th E PI	10750 McDermott Fwy
Tulsa, OK 74133	San Antonio, TX 78288-0570
Janell VanSchoyck	USAA Savings Bank
8609 So 77th E PI	10750 McDermott Fwy
Tulsa, OK 74133	San Antonio, TX 78288-0570
Janell VanSchoyck	5 Star Bankcard Ctr
8609 So 77th E PI	P O Box 35460
Tulsa, OK 74133	Colorado Springs, CO 80935-3546
Janell VanSchoyck	USAA Federal Savings Bank
8609 So 77th E PI	10750 McDermott Fwy
Tulsa, OK 74133	San Antonio, TX 78288-0544
Janell VanSchoyck	Chase Automotive Finance
8609 So 77th E PI	P O Box 15700
Tulsa, OK 74133	Wilmington, DE 19886-5700

Form B6I (12/03)

In re	Patrick VanSchoyck		Case No.	
_		Dahtan		

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTO	OR AND	SPOUSE		
	RELATIONSHIP	AGE			
	None.	1101	-		
EMPLOYMENT:	DEBTOR		SPOUS	E	
Occupation ph	nysician				
	John Health System			-	
	yrs				
<u> </u>	mni Med Group		,		
19	23 So Utica				
Τι	ılsa, OK				
INICOME (E.i	41.		DEDTOD		SPOLICE
INCOME: (Estimate of a		Ф	DEBTOR		SPOUSE
	ges, salary, and commissions (pro rate if not paid monthly)		10,528.24	\$	N/A
•	ne	\$	0.00	\$	N/A
			10,528.24		<u> </u>
LESS PAYROLL DE					
•	ocial security	\$	2,440.54	\$	N/A
b. Insurance		\$	1,809.30	\$	N/A
		\$	0.00	\$	N/A
d. Other (Specify) 40	<u>1 K</u>	\$	584.34	\$	N/A
		\$	0.00	<u>\$</u>	N/A
	ROLL DEDUCTIONS	\$	4,834.18	\$	N/A
TOTAL NET MONTHLY	TAKE HOME PAY	\$	5,694.06	\$	N/A
	ration of business or profession or farm (attach detailed				
<i>'</i>		\$	0.00	\$	N/A
	<i>T</i>	\$	0.00	\$	N/A
		\$	0.00	\$	N/A
	support payments payable to the debtor for the debtor's use				
*	d above	\$	0.00	\$	<u> </u>
Social security or other go	overnment assistance	¢.	0.00	¢	A1/A
(Specify)		\$ \$	0.00 0.00	\$ \$	
Pansion or ratirament inco	ome	 \$	0.00	φ <u></u>	N/A N/A
Other monthly income	лис	Φ	0.00	Φ	IV/A
(Specify)		\$	0.00	\$	N/A
(Specify		\$	0.00	\$	N/A
TOTAL MONTHLY INC	OME	\$	5,694.06	\$	N/A
TOTAL COMBINED MC	ONTHLY INCOME \$ 5.694.06		Report also on Sur		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Patrick VanSchoyck	Case No.
Debtor	
SCHEDULE J. CURRENT EXPENDITURES OF IN	NDIVIDUAL DEBTOR(S)
Complete this schedule by estimating the average monthly expenses of the debt de bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	tor and the debtor's family. Pro rate any p
Check this box if a joint petition is filed and debtor's spouse maintains a sepa expenditures labeled "Spouse."	arate household. Complete a separate sch
ent or home mortgage payment (include lot rented for mobile home)	
re real estate taxes included? YesX No	
property insurance included? Yes X No	
tilities: Electricity and heating fuel	
Water and sewer	
Telephone	
Other cell phone/internet	\$ 220.0
ome maintenance (repairs and upkeep)	
oodbod	
lothing	
aundry and dry cleaning	
Iedical and dental expenses	
ransportation (not including car payments)	\$ <u>355.0</u>
ecreation, clubs and entertainment, newspapers, magazines, etc.	\$ 150.0
haritable contributions	
isurance (not deducted from wages or included in home mortgage payments)	· · · · · · · · · · · · · · · · · · ·
Homeowner's or renter's	
Life	
Health	· ·
Auto	i
axes (not deducted from wages or included in home mortgage payments)	
(Specify) auto tag tax	
istallment payments: (In chapter 12 and 13 cases, do not list payments to be inc	
Auto	· · · · · · · · · · · · · · · · · · ·
Other Stock Broker	
Other	\$ 0.0
limony, maintenance, and support paid to others	
ayments for support of additional dependents not living at your home	
egular expenses from operation of business, profession, or farm (attach detailed	statement) \$
ther textbooks; dues; medical journals	\$ 1,376.0
ther	
OTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	
OD GV. 10000 14 1110 14 DVD 00 00 00 00 00 00 00 00 00 00 00 00 00	
OR CHAPTER 12 AND 13 DEBTORSONLY]	
ovide the information requested below, including whether plan payments are to be	be made bi-weekly, monthly, annually, or
ner regular interval.	d
. Total projected monthly income	•

(interval)

N/A

D. Total amount to be paid into plan each ____

United States Bankruptcy CourtNorthern District of Oklahoma

		- 10- 0			
In re	Patrick VanSchoyck			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION	ON CONCERN	ING DEBTO	R'S SCHEDUL	ES
	DECLARATION UNI	DER PENALTY (OF PERJURY BY	INDIVIDUAL D	EBTOR
	I declare under penalty of pe	riury that I have rea	ad the foregoing su	ımmarv and schedul	es, consisting of
	19 sheets [total shown on summa	• •		•	_
	knowledge, information, and belief.				
ate	April 16, 2004	Signature	/s/ Patrick VanS	Schovck	
Juic	7,6 10, 2001	Signature	Patrick VanSch		
			Debtor	-	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Form 7 (12/03)

		Northern District of Oklahoma	ırt
In re	Patrick VanSchoyck		Case No.
		Debtor(s)	Chapter 7
	\$	STATEMENT OF FINANCIAL AF	FAIRS
not a joir proprieto	uses is combined. If the case is filed at petition is filed, unless the spouses	under chapter 12 or chapter 13, a married debtor ms are separated and a joint petition is not filed. An iployed professional, should provide the information	
	s 19 - 25. If the answer to an appli	ed by all debtors. Debtors that are or have been in b cable question is "None," mark the box labeled 'et properly identified with the case name, case num	None. " If additional space is needed for the answer
		DEFINITIONS	
of the follother that	for the purpose of this form if the d lowing: an officer, director, managin a limited partner, of a partnership; "Insider." The term "insider" included ons of which the debtor is an officer curities of a corporate debtor and the	lebtor is or has been, within the six years immediate and executive, or owner of 5 percent or more of the value a sole proprietor or self-employed. des but is not limited to: relatives of the debtor; gentry, director, or person in control; officers, directors, a	orporation or partnership. An individual debtor is "in aly preceding the filing of this bankruptcy case, any roting or equity securities of a corporation; a partner, areal partners of the debtor and their relatives; and any owner of 5 percent or more of the voting or such affiliates; any managing agent of the debtor. 11
None	business from the beginning of the two years immediately preceding fiscal rather than a calendar year joint petition is filed, state income of both spouses whether or not a AMOUNT	e the debtor has received from employment, trade, on is calendar year to the date this case was commenced this calendar year. (A debtor that maintains, or ha may report fiscal year income. Identify the beginning for each spouse separately. (Married debtors filing joint petition is filed, unless the spouses are separated.) SOURCE (if more than one)	ed. State also the gross amounts received during the smaintained, financial records on the basis of a ag and ending dates of the debtor's fiscal year.) If a g under chapter 12 or chapter 13 must state income
	\$36,337.36 \$144.660.05	2004 - employment	
	\$144,669.95 \$163,612.60	2003 - employment 2002 - employment	
	· ,	loyment or operation of business	
None	State the amount of income recei during the two years immediately	ved by the debtor other than from employment, trace y preceding the commencement of this case. Give p	le, profession, or operation of the debtor's business articulars. If a joint petition is filed, state income for state income for each spouse whether or not a joint

AMOUNT SOURCE

2003 - Deborah Wood and Assoc., 630 W. Carmel Dr., Carmel IN 46023 \$1,000.00

2003 - Bank of America - checking interest \$12.93

\$31.00 2002 - checking interest

petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR First USA P O Box 94014 Palatine, IL 60094-4014	DATES OF PAYMENTS 3 mos pre-filing	AMOUNT PAID \$3,000.00	AMOUNT STILL OWING \$29,134.40
Chase Automotive Finance P O Box 15700 Wilmington, DE 19886-5700	3 mos prefiling	\$2,158.83	\$23,532.60
First Omni Mortgage Lending 8023 E 63rd PI #205 Tulsa, OK 74133	3 mos pre-filing	\$3,720.42	\$162,616.06
USAA Auto Insurance 9800 Fredricksburg Rd San Antonio, TX 78288	1/19/04	\$613.38	\$0.00
Oklahoma University 1000 Asp Rm 105 Norman, OK 73019	2/6/04	\$862.32	\$0.00

None b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER Mid First v VanSchoyck, CJ- 2003-5397	NATURE OF PROCEEDING collection	COURT OR AGENCY AND LOCATION Tulsa Co Distr Ct., Tulsa OK	STATUS OR DISPOSITION judgment
Stillwater National Bank v. Global Health Initiative.Com Inc., Amjad Iqbal and VanSchoyck, CJ-2003-2210	collection	Tulsa Co Distr Ct, Tulsa OK	judgment
BOK vs. Global Health Initiative.Com, Inc., George Cohlmia Jr., and VanSchoyck, CJ-2003-05250	collection	Tulsa Co Distr Ct, Tulsa OK	judgment
BOK vs. Global Health Initiative.Com, Inc., Amjad Iqbal and VanSchoyck, CJ- 2003-02563	collection	Tulsa Co Distr Ct, Tulsa OK	judgment
Joe Parker vs. Global Health Initiative, CJ-2002-6783	collection	Tulsa Co Distr Ct, Tulsa OK	judgment

3

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

Stillwater National Bank & Trust Co P O Box 1988

Stillwater, OK 74076

DESCRIPTION AND VALUE OF

DATE OF SEIZURE **PROPERTY**

cash in Bank of Oklahoma - \$121,20

5. Repossessions, foreclosures and returns

None

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

Stillwater National Bank & Trust Co P O Box 1988 Stillwater, OK 74076

DATE OF REPOSSESSION. FORECLOSURE SALE, TRANSFER OR RETURN 2004

4/2/04

DESCRIPTION AND VALUE OF **PROPERTY**

all property of GHI sold at auction in Feb-March,

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately None

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF RELATIONSHIP TO DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT South Tulsa Baptist Church none - wife's church 1/03 to 12/03 cash - \$3,800.00

10310 So Sheridan Rd Tulsa, OK 74133-6726

Resurrection Catholic Church 1/03 to 12/03 \$600.00 cash none

Tulsa, OK

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

2003 - Janell VanSchoyck

NAME AND ADDRESS OF PAYEE Morrel West Saffa Craige & Hicks Inc 5310 East 31st Street Suite 1100 Tulsa, OK 74135-5004

Ben Kemendo

Woodrum Kemendo & Cuite PC CPA 9 E 4th St Ste 605 Tulsa, OK 74103

Bill Doyle Doyle & Salisbury 550 Oneok Plaza 100 W 5th St Tulsa, OK 74103-4229

DATE OF PAYMENT, AMOUNT OF MONEY NAME OF PAYOR IF OTHER OR DESCRIPTION AND VALUE THAN DEBTOR OF PROPERTY pre-filing by C. G. VanSchoyck \$2,209.00

2003 - 2004 by Jannel VanSchoyck \$2,474.25

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

\$1400.00

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Arvest Bank 502 So Main Mall Tulsa, OK 74103

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE checking acct #XXXXX6408

OR CLOSING

AMOUNT AND DATE OF SALE

\$525.33 closed 12/11/03

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

5

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None П

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Brian VanSchoyck 8609 So 77th E PI Tulsa, OK

Michelle VanSchoyck 8609 So 77th E PI Tulsa, OK

DESCRIPTION AND VALUE OF

LOCATION OF PROPERTY **PROPERTY**

debtor's son - bedroom furniture, debtor's home

clothes, bike

debtor's daughter's bedroom furniture, clothes, bike

debtor's home

15. Prior address of debtor

None

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-vear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

DECININING AND ENDING

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME Global Health Initiative	I.D. NO. (EIN) 73-1585139	ADDRESS 2121 So Columbia Tulsa, OK	NATURE OF BUSINESS medical education, cd writer	DATES 5/26/00 - 3/1/03
Medicause.com	88-0443281	4535 W Sahara Ave #204 Las Vegas, NV 89102	online research site	10/25/99 - 11/8/00
GEMUSA	73-1584235	4515 E 85th St Tulsa, OK 74137	med education	10/20/99-12/31/01

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

TAVDAVED

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

	19. Books, records and fi	nancial statements			
None		accountants who within the tw books of account and records of		receding the filing of this bankruptcy case kept or	:
Janie Sı	Newton PI			DATES SERVICES RENDERED 2001 to 2002 - books for Global Heal Initiative	alth
None		nals who within the two years in prepared a financial statement of		the filing of this bankruptcy case have audited the	books
NAME		ADDRESS		DATES SERVICES RENDERED	
None		als who at the time of the comp books of account and records a		were in possession of the books of account and rein.	ecords
All reco	er National Bank & Trus rds & property confisca ner of Global Health Ini	ted from Amjad Iqbal, MD,	ADDRES:	3	
None		ions, creditors and other parties immediately preceding the co		and trade agencies, to whom a financial statement ase by the debtor.	was
Stillwate P O Box	ND ADDRESS er National Bank & Trus : 1988 er, OK 74076	t Co		ATE ISSUED 999-2002	
Mid Firs P O Box Oklahon			1	999-2001	
P O Box	Oklahoma : 268800 na City, OK 73126-8800		1	999-2000	
	20. Inventories				
None	a. List the dates of the last and the dollar amount and		roperty, the name of the	ne person who supervised the taking of each inven	tory,
DATE OI	FINVENTORY	INVENTORY SUPERVISO	DR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)	
None	b. List the name and addre	ss of the person having possessi	ion of the records of ea	ach of the two inventories reported in a., above.	
_	FINVENTORY		NAME AND ADDRI RECORDS	ESSES OF CUSTODIAN OF INVENTORY	
	21 . Current Partners, O	fficers, Directors and Sharehol	lders		
None	a. If the debtor is a partner	ship, list the nature and percenta	age of partnership inte	rest of each member of the partnership.	

NATURE OF INTEREST

NAME AND ADDRESS

PERCENTAGE OF INTEREST

8

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS
TITLE
OF STOCK OWNERSHIP

Amjad Iqbal
CEO/President/Owner
51%, Controlling CEO

1104 E 21st Pl Tulsa, OK

Patrick VanSchoyck Secretary/Editor 5% ownership

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF PROPERTY
OF WITHDRAWAL
AMOUNT OF MONEY
OR DESCRIPTION AND
VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	April 16, 2004	Signature	/s/ Patrick VanSchoyck
			Patrick VanSchoyck Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Official Form 8 (12/03)

United States Bankruptcy Court Northern District of Oklahoma

In	re	Patrick VanSchoyck		Ca	ase No.		
			Debtor(s)	Cl	hapter	7	
		CHAPTER 7 INDIVID	UAL DEBTOR'S STAT	TEMENT O	F INT	ENTION	
1.	I ha	ave filed a schedule of assets and liabilities	which includes consumer deb	ts secured by pr	operty	of the estate.	
2.	I in	tend to do the following with respect to the	e property of the estate which s	secures those co	nsumer	debts:	
		a. Property to Be Surrendered.					
		Description of Property -NONE-	Creditor's name				
		b. Property to Be Retained		[Chec	ck any o	applicable sta	itement.]
1.		Description of Property Toyota Highlander	Creditor's Name Chase Automotive Finance	Property is claimed as exempt Debtor will remake regular	rede pur U.S etain co		Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c) continue to
2.		Honda Pilot	USAA Federal Savings Bank	Debtor will re make regular			continue to
Da	te _	April 16, 2004	Signature /s/ Patrick V	anSchoyck			

Patrick VanSchoyck

Debtor

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United States Bankruptcy Court Northern District of Oklahoma

In re	Patrick VanSchoyck		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	IPENSATION OF ATTOR	RNEY FOR DI	CBTOR(S)	
(Pursuant to 11 U.S.C. § 329(a) and Bankruptc compensation paid to me within one year before the rendered on behalf of the debtor(s) in contempla	he filing of the petition in bankruptcy	y, or agreed to be pai	d to me, for services rene	
	For legal services, I have agreed to accept		\$	2,209.00	
	Prior to the filing of this statement I have rece	eived	\$	2,209.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
1.	■ I have not agreed to share the above-disclosed	compensation with any other person	unless they are mem	pers and associates of my	law firm.
	☐ I have agreed to share the above-disclosed corcopy of the agreement, together with a list of the				w firm. A
; 1	In return for the above-disclosed fee, I have agreed a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. [Other provisions as needed] Preparation of all papers to file thi and other customary matters ass which this case is filed.	rendering advice to the debtor in det s, statement of affairs and plan which creditors and confirmation hearing, and is case, representation at credit	ermining whether to a may be required; and any adjourned hea ator's meeting, rev	file a petition in bankrup rings thereof; riew reaffirmation aga	reements
5.]	By agreement with the debtor(s), the above-disclos Representation of the debtors in ar any other adversary proceeding.			es, relief from stay a	ections o
		CERTIFICATION			
	I certify that the foregoing is a complete statemen ankruptcy proceeding.	t of any agreement or arrangement f	or payment to me fo	representation of the de	ebtor(s) in
Dated	i: _April 16, 2004	/s/ Mark A. Craige			_
		Mark A. Craige O			_
		Morrei West Saffa 5310 East 31st Si	a Craige & Hicks l treet Suite 1100	nc .	
		Tulsa, OK 74135-	5004		
		918.664.0800 Fa	x: 918.663.1383		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOMA NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- 2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- 5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

- 1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- 3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- 4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

/s/ Patrick VanSchoyck	April 16, 2004	
Debtor's Signature	Date	Case Number

I, the debtor, affirm that I have read this notice.

United States Bankruptcy Court Northern District of Oklahoma

In re	Patrick VanSchoyck			Case No.				
	-		Debtor(s)	Chapter	7			
	**************************************			~ 15				
VERIFICATION AS TO OFFICIAL MAILING MATRIX								
		=	Original					
			Amendment					
CD RC	I hereby certify under penalty of perjury OM is a true, correct and complete listing			x submitted ei	ther on computer diskette or			
	I further acknowledge that (1) the accursibility of the debtor and the debtor's attoe various schedules and statements require	rney, (2) th	e court will rely on th	ne creditor list	ing for all mailings, and (3)			
	Official Mailing Matrix submitted via:							
	(a) X computer diskette(s) listing a t	total of <u>32</u>	creditors; or					
	(b) CD ROM(s) listing a total of	_ creditors.						
Date: Apri	April 16, 2004		VanSchoyck					
			nnSchoyck					
		Signature of	of Deptor					
Date:	April 16, 2004		. Craige OBA #1992					
		Mark A. C Morrel We 5310 East Tulsa, OK	of Attorney raige OBA #1992 est Saffa Craige & Hicl 31st Street Suite 1100 74135-5004 800 Fax: 918.663.138	0				
[Check	a if applicable] Creditor(s) with fore	ign address	es included					

5 Star Bankcard Ctr P O Box 35460 Colorado Springs CO 80935-3546

ABN AMRD Mtg 8201 Innovation Way Chicago IL 60682-0082

Amjad Iqbal 1104 E 21st Pl Tulsa OK 74114

Bank of America NA P O Box 21983 Greensboro NC 27420-1983

Bank of Oklahoma P O Box 22117 Tulsa OK 74121-2117

Bank of Oklahoma NA Private Financial Services P O Box 2300 Tulsa OK 74192-2300

Bank of Oklahoma NA P O Box 2300 Tulsa OK 74192

Ben Kemendo Woodrum Kemendo & Cuite PC CPA 9 E 4th St Ste 605 Tulsa OK 74103

Bill Doyle Doyle & Salisbury 550 Oneok Plaza 100 W 5th St Tulsa OK 74103-4229

Boone Smith Davis Hurst & Dickman Inc 500 Oneok Plaza 100 W 5th St Tulsa OK 74103

Chase Automotive Finance P O Box 15700 Wilmington DE 19886-5700

Conner & Winters Attorneys at Law 1700 One Leadership Square 211 No Robinson Oklahoma City OK 73102-7101 Equitable Life Nat Operations Ctr P O Box 1047 Charlotte NC 28201-1047

First Omni Mortgage Lending 8023 E 63rd Pl #205 Tulsa OK 74133

First USA P O Box 94014 Palatine IL 60094-4014

George Cohlmia 1550 E 29th St Tulsa OK 74114

Internal Revenue Service 55 No Robinson Stop 5111 Oklahoma City OK 73102-9229

Janell VanSchoyck 8609 So 77th E Pl Tulsa OK 74133

John Rooney Moyers Martin Santee Imel & Tetrick LLP 1100 Mid Continent Tower 401 So Boston Ave Tulsa OK 74103

Joseph G Parker 2312 So 99th E Ave Tulsa OK 74120

Kent E Renfrow Attorney at Law 8906 E Skelly Drive Tulsa OK 74129-3403

MBNA America P O Box 15027 Wilmington DE 19850-5027

Mid First Bank P O Box 26750 Oklahoma City OK 73126

Oklahoma Mailing Equipment 3801 So 79th E Ave Tulsa OK 74145

Oklahoma Tax Commission P O Box 53248 Oklahoma City OK 73152-3248 Patricia VanSchoyck Trust 1729 E 29th St Tulsa OK 74114

Robert P Skeith Attorney at Law Frisco Bldg 502 W Sixth St Tulsa OK 74119-1010

Stillwater National Bank & Trust Co P O Box 1988 Stillwater OK 74076

USAA Federal Savings Bank 10750 McDermott Fwy San Antonio TX 78288-0544

USAA Savings Bank 10750 McDermott Fwy San Antonio TX 78288-0570

Wells Fargo Financial Leasing Inc P O Box 98789 Las Vegas NV 89193

Wilburn & Masterson Corporate Place 5800 E Skelly Dr Ste 250 Tulsa OK 74135